

From: Greg Smith <greg@gregsmith.us>
Sent: Thursday, September 24, 2015 11:27 PM
To: EBSA, E-ORI - EBSA
Subject: RIN 1210-AB32

Hello,

Regarding 1210-AB32, I agree that lower fees are a good thing, but do not agree with prohibiting or restricting trading options in IRAs and/or retirement accounts.

I realize most people think options are a high risk investment vehicle, and they can be for those who use put or call options to create high leverage. However, there are option strategies that are designed to reduce risk. I have used conservative options strategies in my IRA. Eliminating my ability to do so would be a great loss.

Please understand, options can be misused in a high risk manner, but they are a vehicle which can be used in a prudent and wise manner to reduce risk and/or to create income.

Please do not stop me from using options in my IRA/retirement account.

Thank you,
Gregory Smith
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